

Benefits Newsletter

February 2021



For any Benefits content questions, contact the SRNS Service Center at 5-7772 or via email at the SERVICE-CENTER@srs.gov.

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February

NOTES:



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8 Vanguard	9	10 Vanguard Incumbent's Guide	11 Benefits and You	12	13
14	15 HOLIDAY	16	17	18 Prudential	19	20
21	22 Prudential	23	24	25	26	27
28						



Health and Welfare

High Blood Pressure – Heart Month –

The primary way that high blood pressure causes harm is by increasing the workload of the heart and blood vessels — making them work harder and less efficiently.

Over time, the force and friction of high blood pressure damages the delicate tissues inside the arteries. In turn, LDL (bad) cholesterol forms plaque along tiny tears in the artery walls, signifying the start of atherosclerosis.

The more the plaque and damage increases, the narrower (smaller) the insides of the arteries become — raising blood pressure and starting a vicious circle that further harms your arteries, heart and the rest of your body. This can ultimately lead to other conditions ranging from arrhythmia to heart attack and stroke.

BLOOD PRESSURE CATEGORY	SYSTOLIC mm Hg (upper number)		DIASTOLIC mm Hg (lower number)
NORMAL	LESS THAN 120	and	LESS THAN 80
ELEVATED	120 – 129	and	LESS THAN 80
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 1	130 – 139	or	80 – 89
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 2	140 OR HIGHER	or	90 OR HIGHER
HYPERTENSIVE CRISIS (consult your doctor immediately)	HIGHER THAN 180	and/or	HIGHER THAN 120

You may not feel that anything is wrong, but high blood pressure could be quietly causing damage that can threaten your health. The best prevention is knowing your numbers and making changes that matter in order to prevent and manage high blood pressure.

High blood pressure is a “silent killer”

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<https://www.heart.org/en/health-topics/high-blood-pressure/the-facts-about-high-blood-pressure/what-is-high-blood-pressure>



Health and Welfare

HEALTH SAVINGS ACCOUNT (HSA) ANNUAL REMINDER

When you are enrolled in the Basic Plan, you may also enroll in an HSA, which will allow you to save pre-tax dollars for current and future health care expenses.

In conjunction with the Basic Plan, SRNS offers the opportunity to participate in an HSA. Once you are enrolled in the Basic High Deductible Health Plan, you may be eligible to establish a tax-advantaged HSA to pay for eligible health care expenses. Contributions changes can be made throughout the year by logging into the eApplications Self-Service portal here: <https://hrms.srs.gov/psp/HRPRD/?cmd=login>

An HSA is a tax-exempt trust or custodial account set up with a qualified trustee. The qualified trustee for SRNS is HSA Bank. You may access your account directly from HSA Bank. SRNS will provide, with your authorization, HSA Bank with the initial information required to set up the HSA account.

The HSA offers you a triple tax advantage:

- Tax deductible contributions
- Tax-free while you are saving
- Taxes not deducted when used to pay for qualified medical expenses

To be eligible to contribute to an HSA:

- You must be enrolled in the SRNS Basic Medical Plan
- You cannot be enrolled in Medicare (Part A or B)
- You cannot be claimed as a dependent on someone else's tax return
- You do not have other non-HSA compatible coverage such as a Health Care Traditional FSA or Health Reimbursement Arrangement (HRA)
- You cannot be covered under TRICARE or a former employer's plan, in addition to your coverage at SRNS
- You are not a veteran who has received medical treatment through the Veterans Health Administration.

For more information visit: <http://www.hsabank.com/hsabank/homepage>

Highlight 2021 Annual Contribution limits

Employee Only	3,600	over 55	4,600
Employee + One or More	7,200	over 55	8,200



Health and Welfare

Employee Assistance Program (EAP)

The **employee assistance program (EAP)** is a program that assists employees with personal problems and/or work-related problems that may impact their job performance, health, mental and emotional well-being. EAP offers free and confidential assessments, short-term counseling, referrals, and follow-up services for employees. There are two ways to access EAP at SRS. First, employees can contact Vickie Conner, EAP, at vickie.conner@srs.gov or 803-507-3319. Second, employees can contact FIRST SUN EAP by calling 800-968-8143. Here is a flyer explaining more about the free services offered by FIRST SUN EAP.

Counseling Services

When you are challenged by personal or emotional issues, our counselors are here to help with:

- Alcohol/Substance Abuse
- Anger Management
- Anxiety
- Depression
- Family Conflict
- Grief and Loss
- Marital/Relationship Issues
- Personal Concerns
- Spiritual Concerns
- Stress Management
- Trauma Issues
- Workplace Concerns

Life Management Services

Our counselors provide assistance so you can be more successful at home and at work. We provide:

- Legal Services and Documents
- Financial Consultations
- College and School Assistance
- Child Care Resources and Assistance
- Elder Care Resources and Assistance
- Adoption Assistance
- Pet Care Assistance



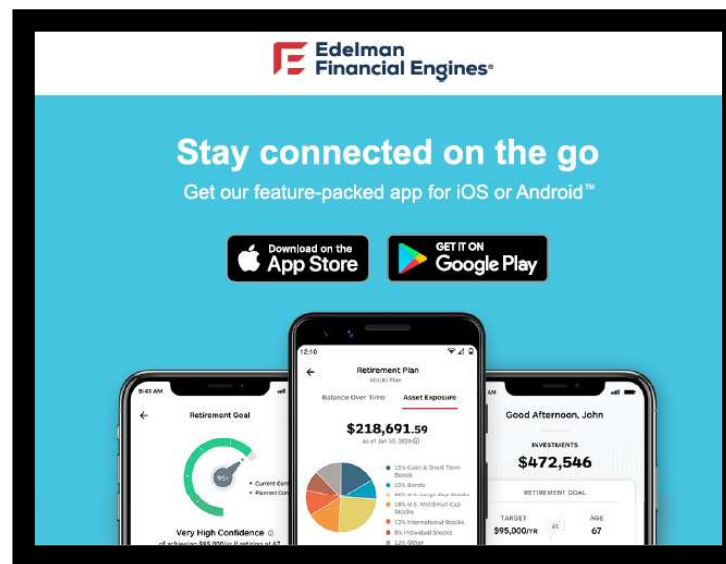
Retirement Services

Edelman Financial Engines' mobile app is now available to Android™ users!

We are pleased to share with you that Edelman Financial Engines' mobile app is now available to Android™ users. The mobile app plays an important role in keeping Online Advice users and Professional Management members informed and connected regarding their goals and accounts. A wide range of capabilities are available along with on-the-go access to help keep participants on track toward their financial goals. The app is available for iPhone®, iPad®, and now Android™ users.

Benefits to participants include:

- **An easy and secure** way to plan and track their retirement goals
- **Access on-the-go** to their accounts, resulting in higher engagement and increased savings/ contribution rates and linking of outside accounts to their retirement goal





Retirement Services

Webinars can help you plan for retirement

Considering joining your plan? Already an investor, but want to learn more? Plan to attend any or all of the following webinars conducted by Vanguard specialists.

- **Getting on Track for Retirement** If you are 10 to 20 years from retirement, we'll show you how to use one of our calculators to evaluate your retirement readiness.
- **Target-Date Investments** You will learn what target-date investments are, how they work, and how to choose one that may be right for you.
- **Create Your Plan (with Roth)** Learn about the benefits of your plan, best practices for saving and investing, target-date investments, and Vanguard's online tools and services. You'll also learn the rules, benefits, and considerations for Roth after-tax contributions.
- **Retirement Income** Learn how to navigate the transition from accumulating your savings to creating retirement income—and how different types of accounts work together.

Click the Employee Communication for the link to sign up for a webinar!

Begin the new year by attending webinars from Vanguard

Topic	Date	Time (ET)
Getting on Track:	Monday, February 8	11 a.m.
Target-Date Investments	Monday, February 8	1 p.m.
Create Your Plan With Roth	Monday, February 8	4 p.m.
Retirement Income:	Wednesday, February 10	1 p.m.
Target-Date Investments	Wednesday, February 10	4 p.m.





Retirement Services

COVID-19 has posed unprecedented challenges. You may have struggled to keep your family and your finances healthy despite a stock market downturn, job insecurity, perhaps even the loss of a loved one. And, you've likely come to understand the need to manage your finances differently in the future. At times like these, getting your finances in order can seem even more overwhelming, leaving you to wonder where to begin.

To address this challenge, we'd like to invite you to attend a live, virtual financial wellness seminar, 7 Financial Tips for Life After Lockdown. This virtual seminar is designed to help you learn new behaviors and adopt healthy financial practices—so no matter what your future holds, you can face it with confidence. Together, we'll tackle timely topics such as:

- Tracking your spending
- Paying down debt
- Preparing for what lies ahead
- And more



Prudential

Introducing a Virtual Financial Wellness Seminar for Life After Lockdown

OPTION 1

Thursday, February 18, 2021

3:00-4:00 p.m. (ET)

Via Webex

OPTION 2

Monday, February 22, 2021

10:00-11:00 a.m. (ET)

Via Webex

Click the Employee Communication for the link to sign up for a webinar!

If you have a question or concern, please contact us at Pathways@Prudential.com or (844) 592-8993.





Disability

Dealing with Disability in Times of COVID

During the pandemic, many different situations have arisen in the Disability arena. Please read the information below and contact the Disability Dept (5-SICK or 803-725-7425) if you have any questions.

WHAT SHOULD I PUT ON MY TIMECARD?

If you have the need to be tested for COVID-19, the following (restricted) timeclasses may apply to you. Restricted means that the IDRT “War Room” or Disability Dept must open the timeclasses to make them available in your TACs dropdown menu before they’re available for use. Your manager will be notified and will submit timecards on your behalf during your absence from work.

<u>Restricted Timeclass</u>	<u>When Applicable</u>
QUAR CV19 EXCSD WS LEAVE	During your quarantine period
DISABILITY-VACATION	When you’re hospitalized or deemed too sick to work
DISABILITY-FML	After your 40-hour waiting period (using DISABILITY-VACATION) has ended



WHO SHOULD I CALL?

If you think you may have been exposed to COVID-19 (or are having symptoms), call Site Medical. Their hotline numbers are 803-557-4025 and 803-557-4026. Also, contact your manager to inform them as well. If your condition worsens and/or you are hospitalized, contact the Disability Dept (5-SICK) within 7 days of being out of work.



WHAT DO I NEED TO PROVIDE FOR DISABILITY?

The same requirements apply for COVID-related disability as any other disability. You’ll need to satisfy a 40-hour waiting period before paid disability begins and provide medical documentation that shows diagnosis, course of treatment, and tentative return-to-work date (for all dates of disability requested).



Disability

5SICK
SRNS DISABILITY GROUP



DO I HAVE TO CLEAR THROUGH SITE MEDICAL WHEN I RETURN TO WORK?

If you were teleworking prior to your Disability absence, there is no need to clear through Site Medical; however you should contact the COVID hotline to provide an update on your status. The Disability Dept (5-SICK) can create your Duty Disposition Report (DDR) for your return to telework. But if you work onsite, yes, you'll need to clear through Site Medical upon your return to active duty. They will provide you with return-to-work guidance. The Disability Dept can make an appointment for you at Site Medical.

5SICK (5-7425) Phone Options

- #1 – for FMLA questions
- #2 – for Long Term Disability questions
- #3 – for Pre-Surgery instructions and forms
- #4 – to speak with a Disability Case Manager (DCM) or have questions regarding Short Term Disability
- #5 – for questions on Disability policy

Fun Facts

Disability Case Management (DCM)

Phone: 5SICK 5-7425

(803)725-7425

Email: 5SICK@srs.gov

Fax: (803) 952-9663





Benefits Spotlight

COMING SOON!

SRNS Marketplace

The Benefits Administration would like to announce the new voluntary benefits platform, SRNS Marketplace. SRNS Marketplace is a website that will allow active SRNS employees the opportunity to enroll in voluntary benefits at a group discount and use discounts on a local and national level. Shop thousands of specially negotiated discounts on brands you love and have the option to earn cash back on deals as well.

This platform will launch on **Monday, March 1**, and be available to all active employees after that date. A high-level overview of discounts and deals include:

- Home and auto insurance options
- Pet insurance options

Life Insurance Open Enrollment

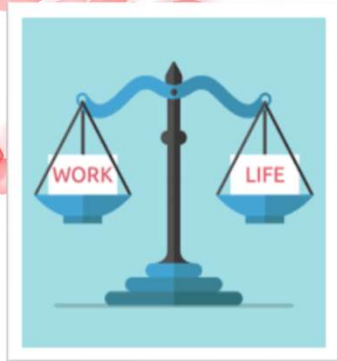
This year, SRNS is offering a life insurance Open Enrollment (OE). The OE period will be **Monday, March 1-Sunday, March 14**. Active employees will be able to take advantage of this great offer from Prudential Life Insurance.

Changes made during this timeframe and new payroll deductions will be effective on Saturday, May 1. Below are the offerings that will be available during this OE period:

- Employees **not** currently enrolled in Optional Life-Employee Coverage, may enroll in up to one increment (1x Salary) not to exceed the guarantee issue (Greater of 3x annual earnings or \$550,000).
- Employees **currently** enrolled in Optional Life-Employee Coverage, may increase their coverage one increment (1x Salary) not to exceed the guarantee issue (Greater of 3x annual earnings or \$550,000)
- Employees not currently enrolled in Optional Dependent Spouse coverage and/or increases in Spouse coverages **WILL** require Evidence of Insurability (EOI)
- Employees not currently enrolled in Optional Dependent Child coverage can enroll as no EOI is required



Benefits Spotlight



With today's advancements in technology, it's easy to allow for work to invade our personal lives. And, even if you have had the right balance in the past, maintaining that balance over time can be a difficult task.

Studies have shown that neglecting the right balance in our lives can bring about serious consequences including:

- Fatigue – productivity suffers when we are tired
- Poor health – Stress can worsen many medical conditions and can put us at risk for substance abuse.
- Lost time with loved ones – We may miss important events or times in our lives and the lives of those that mean the most to us.

Do you have the right balance between work and your personal life?

How can I ensure the right balance in my life?

- Set limits – Do you overschedule yourself? Do you need to learn to say “no”? If working from home, do you know how to best detach from work periodically to ensure balance?
- Do you take time to care for yourself? Do you relax and set time aside for things that you enjoy? Do you have a support system in place to help you meet obligations when you are unable to cover all of your responsibilities?
- Do you know where to turn for help? The SRNS Employee Assistance Program is a great asset in times like this. Professionals are available to help you manage the right balance and keep you on track.



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<https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/work-life-balance/art-20048134>



Communications Archive

IN CASE YOU MISSED IT!

Below are the recent Employee Communications that have been sent to your SRS email.

<u>Date Sent</u>	<u>Title</u>	<u>Link</u>
1/26/21	2021 SRNS American Heart Association Heart Walk – My Life Check Health Assessment	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/272eb16dd24a5e708525866900746b78?OpenDocument
1/20/21	Coming Soon – SRNS Marketplace and Life Insurance Open Enrollment	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/0478c219ad012bdd8525866300603436?OpenDocument
1/11/21	Financial Engines Virtual Advisor Day	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/d23cb6d2df75a3fc8525865a006b5e7b?OpenDocument
1/7/21	Health Savings Account (HSA) Annual Reminders	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/d0dec83f64a84f3185258656006a0aaa?OpenDocument
12/21/20	Annual Reminder – Update/Review your Beneficiaries	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/e0676a5c6d0379ae85258645004b4b5a?OpenDocument
12/7/20	2021 SIP Catch-Up Contributions (and Automatic Carryover) for Participants Age 50+	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/919416a9f8132c77852586370073cb6a?OpenDocument
12/2/20	Benefits: Summary Annual Reports for 2019 and Updated Summary Plan Descriptions	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/6c8e53e3c3de2d1785258632005f5fb6?OpenDocument
12/1/20	Thinking of Retiring This Year?	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/24f6a7a8b47b5ad98525863100501af2?OpenDocument